

HO-1008

Washington Trust Company (Commercial and Farmers Bank, Farmers and Mechanics Bank)
8137 Main Street, Ellicott City

Private

Description:

The Washington Trust Company is a two-story, one-bay structure that faces north toward Main Street, and has brick party walls on the east and west. The north elevation has rock-faced marble ashlar with smooth ashlar quoins, and a terra cotta frieze, cornice and parapet. The first story has a large semicircular arch with central paired iron doors. Flanking the doors are windows with iron grilles. Above the doors and windows is a Diocletian window with a bracket keystone. The second story has a tripartite window. There is a flat, built-up roof behind the parapet. There is half-paneling on the walls, of quarter-sawn oak that was naturally finished. Above the oak are plaster panels that alternate between bolection mouldings and raised rectangular panels. On the west elevation is a fireplace with iron-spot Roman brick in the hearth, surround, and firebox, and a bolection-moulded oak mantel. South of the fireplace is a semi-circular-arched opening to the stairway up to the mezzanine. On the south end of the banking room, in the center, is the vault, with a door marked "Remington & Sherman Co., New York, Philadelphia, Boston." West of the vault is a larger room with a fireplace with iron-spot Roman brick in the hearth, surround and firebox, and a Federal-style wood mantel.

Significance:

The Washington Trust Company was originally constructed in 1906. This bank was founded in May 1903 and offered an alternative to the other bank on Main Street, the Patapsco National Bank. Perhaps in response to this new upstart, Patapsco National Bank constructed a new, Colonial Revival brick banking house on Main Street in 1905. Not to be outdone, the Washington Trust Company purchased a lot almost directly across the street and built a watered down Beaux-Arts marble structure with exaggerated, almost mannerist details. The architect of the building was the Baltimore firm of Mottu and White. They had formed their own firm in 1904, so this was an early work in their career. The Washington Trust Company moved into their new building in February 1907, and seems to have been an overnight success, but they could not survive the depression, going out of business in 1934. At that time the Commercial and Farmers Bank took over the property and were much longer lived, being bought out by the Frederick-based Farmers and Mechanics National Bank in 1999. Two years later the new owner closed their Main Street branch and sold the building to the present owner, who converted the building to professional offices.

7. Description

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Condition

excellent deteriorated
 good ruins
 fair altered

Prepare both a one paragraph summary and a comprehensive description of the resource and its various elements as it exists today.

Summary:

The Farmers and Mechanics Bank is a two-story, one-bay structure that faces north toward Main Street, and has brick party walls on the east and west. The north elevation has rock-faced marble ashlar with smooth ashlar quoins, and a terra cotta frieze, cornice and parapet. The first story has a large semicircular arch with central paired iron doors. Flanking the doors are windows with iron grilles. Above the doors and windows is a Diocletian window with a bracket keystone. The second story has a tripartite window. There is a flat, built-up roof behind the parapet. There is half-paneling on the walls, of quarter-sawn oak that was naturally finished. Above the oak are plaster panels that alternate between bolection mouldings and raised rectangular panels. On the west elevation is a fireplace with iron-spot Roman brick in the hearth, surround, and firebox, and a bolection-moulded oak mantel. South of the fireplace is a semi-circular-arched opening to the stairway up to the mezzanine. On the south end of the banking room, in the center, is the vault, with a door marked "Remington & Sherman Co., New York, Philadelphia, Boston." West of the vault is a larger room with a fireplace with iron-spot Roman brick in the hearth, surround and firebox, and a Federal-style wood mantel.

Description:

The Farmers and Mechanics Bank is a two-story, one-bay structure that faces north toward Main Street, and has brick party walls on the east and west. The north elevation has rock-faced marble ashlar with smooth ashlar quoins, and a terra cotta frieze, cornice and parapet. The first story has a large semicircular arch with central paired iron doors. Flanking the doors inside the arch is an original window with iron grille to the east and a new iron grille that replaced a modern bank night drop vault in the window opening to the west. Above the doors and windows is a Diocletian window with a bracket keystone. The second story has a tripartite window. There is a flat, built-up roof behind the parapet. The south elevation, which is brick, abuts Tiber Run, and there is no access to it.

There was a vestibule originally built inside the banking room, which was mostly demolished in 2001, then rebuilt as part of a tax-credit project. The marble floor here remains, as do some of the mouldings. The inner doors are new oak, with a single light in each. The banking room fixtures were also removed in the recent work. The original floor does not seem to survive. There is marble baseboard. There is half-paneling on the walls, of quarter-sawn oak that was naturally finished. Above the oak are plaster panels that alternate between bolection mouldings and raised rectangular panels. On the west elevation is a fireplace with iron-spot Roman brick in the hearth, surround, and firebox, and a bolection-moulded oak mantel. South of the fireplace is a semi-circular arched opening to the stairway up to the mezzanine. A door had been inserted here, with infill above, but it was removed in 2001. Beneath the stairway is a one-panel door leading to the cellar stairs. There is a run plaster cornice. The ceiling tiles were removed in 2001, but the original ceiling did not survive beneath it.

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On the south end of the banking room, in the center, is the vault, with a door marked "Remington & Sherman Co., New York, Philadelphia, Boston." To the east of the vault is a narrow doorway that has been altered to make it wide enough to be handicap accessible. The small room here had two booths for the use of safe deposit box holders, but these were removed in 2001. West of the vault is a larger room with 2 ½ inch-wide wood flooring that runs north-south. The walls have modern paneling and a picture rail. The south elevation has a three-sided bay with a one-over-one sash and iron bars in each side. On the west elevation is a fireplace with iron-spot Roman brick in the hearth, surround and firebox, and a Federal-style wood mantel with fluted pilasters, an urn in the center block of the frieze, and swags to each side. On the east elevation were two narrow glazed doors, one to a closet and the other to a small bathroom behind the vault. The doors were removed and placed in storage in 2001 and the two small spaces opened up into one for a handicap accessible bathroom. There is a deep, run plaster cornice at ceiling level.

Above the vault and two small rooms is a mezzanine level with an iron railing and square oak newels. Just behind this railing a sheetrock wall had been constructed to close off the space from the banking room, but this wall was removed in 2001. The floor is 2 ½-inch-wide pine. The south elevation of the mezzanine has a Diocletian window that matches the one over the front door. The east and west walls and the ceiling match the banking room. There is water damage to the plaster. West of the mezzanine is the stairway to the second story. It is of natural pine with turned balusters, a square newel post, and jig-sawn brackets.

The second story is one large room with a floor of 2 ½-inch-wide pine. The walls are plaster on brick on three sides, and the original plaster was knicked and skim-coated. There was stenciling at the top of the wall, just below the picture rail, and portions of the cove cornice survived over the north window. The ceiling and west wall were plaster on lath, with water damage, and were removed in 2001. Two wood trusses support the roof. At the south end, over the stairway, is a small bathroom that had white porcelain fixtures that were removed in 2001.

8. Significance

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Period	Areas of Significance	Check and justify below		
<input type="checkbox"/> 1600-1699	<input type="checkbox"/> agriculture	<input type="checkbox"/> economics	<input type="checkbox"/> health/medicine	<input type="checkbox"/> performing arts
<input type="checkbox"/> 1700-1799	<input type="checkbox"/> archeology	<input type="checkbox"/> education	<input type="checkbox"/> industry	<input type="checkbox"/> philosophy
<input type="checkbox"/> 1800-1899	<input checked="" type="checkbox"/> architecture	<input type="checkbox"/> engineering	<input type="checkbox"/> invention	<input type="checkbox"/> politics/government
<input checked="" type="checkbox"/> 1900-1999	<input type="checkbox"/> art	<input type="checkbox"/> entertainment/ recreation	<input type="checkbox"/> landscape architecture	<input type="checkbox"/> religion
<input type="checkbox"/> 2000-	<input checked="" type="checkbox"/> commerce	<input type="checkbox"/> ethnic heritage	<input type="checkbox"/> law	<input type="checkbox"/> science
	<input type="checkbox"/> communications	<input type="checkbox"/> exploration/ settlement	<input type="checkbox"/> literature	<input type="checkbox"/> social history
	<input type="checkbox"/> community planning		<input type="checkbox"/> maritime history	<input type="checkbox"/> transportation
	<input type="checkbox"/> conservation		<input type="checkbox"/> military	<input type="checkbox"/> other: _____

Specific dates N/A **Architect/Builder** Mottu & White

Construction dates 1906

Evaluation for:

National Register Maryland Register not evaluated

Prepare a one-paragraph summary statement of significance addressing applicable criteria, followed by a narrative discussion of the history of the resource and its context. (For compliance projects, complete evaluation on a DOE Form – see manual.)

Summary:

The Washington Trust Company was originally constructed in 1906. This bank was founded in May 1903 and offered an alternative to the other bank on Main Street, the Patapsco National Bank. Perhaps in response to this new upstart, Patapsco National Bank constructed a new, Colonial Revival brick banking house on Main Street in 1905. Not to be outdone, the Washington Trust Company purchased a lot almost directly across the street and built a watered down Beaux-Arts marble structure with exaggerated, almost mannerist details. The architect of the building was the Baltimore firm of Mottu and White. They had formed their own firm in 1904, so this was an early work in their career. The Washington Trust Company moved into their new building in February 1907, and seems to have been an overnight success, but they could not survive the depression, going out of business in 1934. At that time the Commercial and Farmers Bank took over the property and were much longer lived, being bought out by the Frederick-based Farmers and Mechanics National Bank in 1999. Two years later the new owner closed their Main Street branch and sold the building to the present owner, who converted the building to professional offices.

Significance:

The Washington Trust Company was originally constructed in 1906. This bank was founded in May 1903 with capital of \$50,000 and offered an alternative to the other bank on Main Street, the Patapsco National Bank. The latter was founded in the mid-nineteenth century and was well established by this time. Perhaps in response to this new upstart, Patapsco National Bank constructed a new, Colonial Revival brick banking house on Main Street in 1905. Not to be outdone, the Washington Trust Company purchased a lot almost directly across the street, where the Yates family had a grocery store. In 1906 they began construction of their own new bank building, a watered down Beaux-Arts marble structure that has strong similarities to the Bank of Westminster, on Main Street in that town. The latter was designed by Paul Reese and built in 1900, and also has a Diocletion window above the entrance, lighting the banking room. The Bank of Westminster, a brick structure with marble trim, has been

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altered, but an early photograph of it indicates that the missing details were much like the exaggerated, almost mannerist details that can be found in Ellicott City.¹

The architect of the Washington Trust Company building was the Baltimore firm of Mottu and White. Both partners had worked for the Baltimore firm of Baldwin & Pennington and formed their own firm in 1904, so this was an early work in a career that would varied building types throughout Maryland. Perhaps their most famous design was the Art Deco Baltimore Life Insurance Company Building of 1930 on Charles Street in downtown Baltimore. The *Baltimore Sun* noted before construction began: "The front is to be of Beaver Dam marble [from Baltimore County], with a granite base and steps and terra cotta cornice." A promotional advertisement published before its completion added: "It . . . will be entered through an imposing marble arch nineteen feet high." The interior arrangement was described in detail, based on the plans:

The first floor, which will be 21 feet high, will be arranged with working space in the middle of the building, with public space around the three sides, the public space affording access to a large committee room at the southwest corner of the building and to the coupon and ladies' room at the southeast corner. Facing the entrance and in the rear of the working space will be a . . . vault. . . . In the rear of the vault are two toilets, one for ladies, opening in the ladies' room, and the other for the officers of the trust company. The banking room will be wainscoted with a quartered-oak paneled wainscoting, while the public space floor will be of white Vermont marble. A stairway will be approached from the public space on the west side of the building which will lead to the mezzanine, or gallery floor, which will be over the vault, committee room, ladies' room, passage behind vault, toilets, etc. This stairway will continue to the second floor, where will be the directors' room. The directors' room will cover the entire floor and will be lighted, as in the banking room, from both front and rear of the building.

This source did not describe the function of the mezzanine. Another source, describing the mezzanine as "in balcony style and over, looking [sic] the banking room," noted that it would serve as the directors' office, but did not mention the function of the second floor. Since the second floor was all one room and had privacy that the mezzanine did not, it seems likely that the second floor actually served as the directors' office. This other source also noted that the wainscoting would be ". . . to the height of seven

¹ Joetta Cramm, *Historic Ellicott City: A Walking Tour* (Woodbine, MD: K & D Ltd, 1996), pp. 32-3, and 51-2. Christopher Weeks, *The Building of Westminster in Maryland* (Annapolis, MD: Fishergate Publishing Co., 1978), pp. 85-7.

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feet, and the ceiling will be finished in decorative plaster work. The fixtures will be of Flemish oak . . .

²

The vault naturally came in for careful description, since it was important to dispel fears from the public that their money would not be safe. One source noted:

The vault, which is the all important feature, is constructed of stone and brick, with thick steel lining and with massive steel door, having time lock equipment. Within the vault will be the new safe of the Remington-Sherman construction, a model of security against fire and burglary. The vault will contain safe deposit boxes for patrons, with a basement apartment for the storage of jewelry, silverware and other valuable property.

The building was to have steam heat and electric lighting, and a book vault in the cellar, along with the furnace.³

The plan of the interior, with a peninsula in the center for the tellers, was one of six standard plans used for banks around the turn of the twentieth century, and was very common for small-town banks. The mezzanine, with its capability to provide surveillance of the banking operation, was also very common. Banking had once been the province solely of men, but in the late nineteenth century women began to be customers. This was a product of the growing middle class, where women did not work, but often handled at least some of the family's finances as part of their operation of the home. By the turn of the twentieth century most banks had a separate room for women customers. Trust companies handled estates and trusts set up by someone for the benefit of another, and they typically needed offices for the lawyers who handled the estates. There is no mention of these offices in the description, and it would appear that the Washington Trust Co. was as much a savings and safe-deposit bank as it was a trust company. The interior finishes included a lot of wood, something that was going out of favor as a result of large fires such as the Baltimore Fire of 1904. There was no mention of a screen around the tellers stations, but the historic photograph of the interior shows an elaborate metal screen (individual tellers cages were no longer being used), rounded at the corners, with intermediate posts and a top rail that appear to be a dark wood. The posts were topped with globes that must have held electric lights. Lighting was important, but electric lights were still in the process of being improved, so the need to maximize natural light through large windows was still important, and this had a major impact on the exterior appearance of the building, as well as its overall depth. The use of masonry in vault construction had been typical, but was passing out of favor in place of only steel. However, for small-

² *Baltimore Sun*, 25 April 1906, p. 10, cols. 3-4. John Dorsey and James D. Dilts, *A Guide to Baltimore Architecture* (Centreville, MD: Tidewater Publishers, 1981, pp. 42, 288. *The Ellicott City Times*, 22 September 1906, p. 5, c. 4-5.

³ *The Ellicott City Times*, 22 September 1906, p. 5, c. 4-5.

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town banks masonry would continue to be used for some time, in part, perhaps, because the masonry protected vaults from fire. This was proved in the Baltimore Fire, with concrete then replacing brick and stone.⁴

The teller's screen and other fixtures were made by C. F. Meislahn & Co. of Baltimore. Charles F. Meislahn, the son of a cabinetmaker, was born in Hanover, Germany in 1847. After an apprenticeship in cabinetmaking, Meislahn studied sculpture and moved to Paris and later London, where he practiced his trade. In 1872 Meislahn came to Baltimore to pursue sculpture, and in 1886 he took up the manufacture of furniture and interior woodwork. The fixtures Meislahn made were removed in a c. 1960's renovation, but can be seen in an early photograph. This photo also shows the marble floor outside of the teller's cages, which was taken up during the renovations, and appears to indicate a wood floor inside the cages. The 1960's renovations also destroyed the ornamental plaster ceiling. G. Krug & Son of Baltimore was responsible for the ornamental iron grilles. The Krug company was founded in the early nineteenth century and remains today the preeminent manufacturers of decorative ironwork in Baltimore.⁵

The Washington Trust Company moved into their new building in February 1907, at which time their capital had risen to over \$314,000. The bank seems to have been an overnight success, but they could not survive the depression, going out of business in 1934. At that time the Commercial and Farmers Bank took over the property and opened for business in November. They were much longer lived, being bought out by the Frederick-based Farmers and Mechanics National Bank in 1999 for \$47 million. Two years later the new owner closed their Main Street branch and sold the building to the present owner. The new fixtures were removed and some demolition work was done at this time, before the building was restored as an historic tax credit project, converting the building to professional offices.⁶

⁴ Charles Belfoure, *Monuments to Money: The Architecture of American Banks*, (Jefferson, NC: Mc Farland & Company, Inc., 2005), pp. 134-48.

⁵ *The Ellicott City Times*, 22 September 1906, p. 5, c. 4-5. Matthew Page Andrews, *Tercentenary History of Maryland*, 4 vols. (Baltimore, MD: S. J. Clarke Publishing Co., 1925), p. 802. Steve Mitchell. "CF Bank," *Ellicott City Times*, 11 June 1998, p. 5. *The Ellicott City Times*, 23 June 1906, p. 5, c. 3.

⁶ *The Ellicott City Times*, 2 February 1907, p. 8. Jacqueline E. Burrell, "Farmers & Mechanics Bank Closes Main Street Branch; Building Sold to Local Developer." *Ellicott City Times*, 26 April 2001, p. 4.

9. Major Bibliographical References

Inventory No. HO-1008

See footnotes

10. Geographical Data

Acreage of surveyed property .057 A
Acreage of historical setting 057 A
Quadrangle name Ellicott City

Quadrangle scale: 1:24000

Verbal boundary description and justification

The boundaries consist of the property lines for tax map 25, parcel 43, which encompasses all of the historic structures on the property.

11. Form Prepared by

name/title	Ken Short		
organization	Howard County Department of Planning & Zoning	date	January 2010
street & number	3430 Courthouse Drive	telephone	410-313-4335
city or town	Ellicott City	state	Maryland

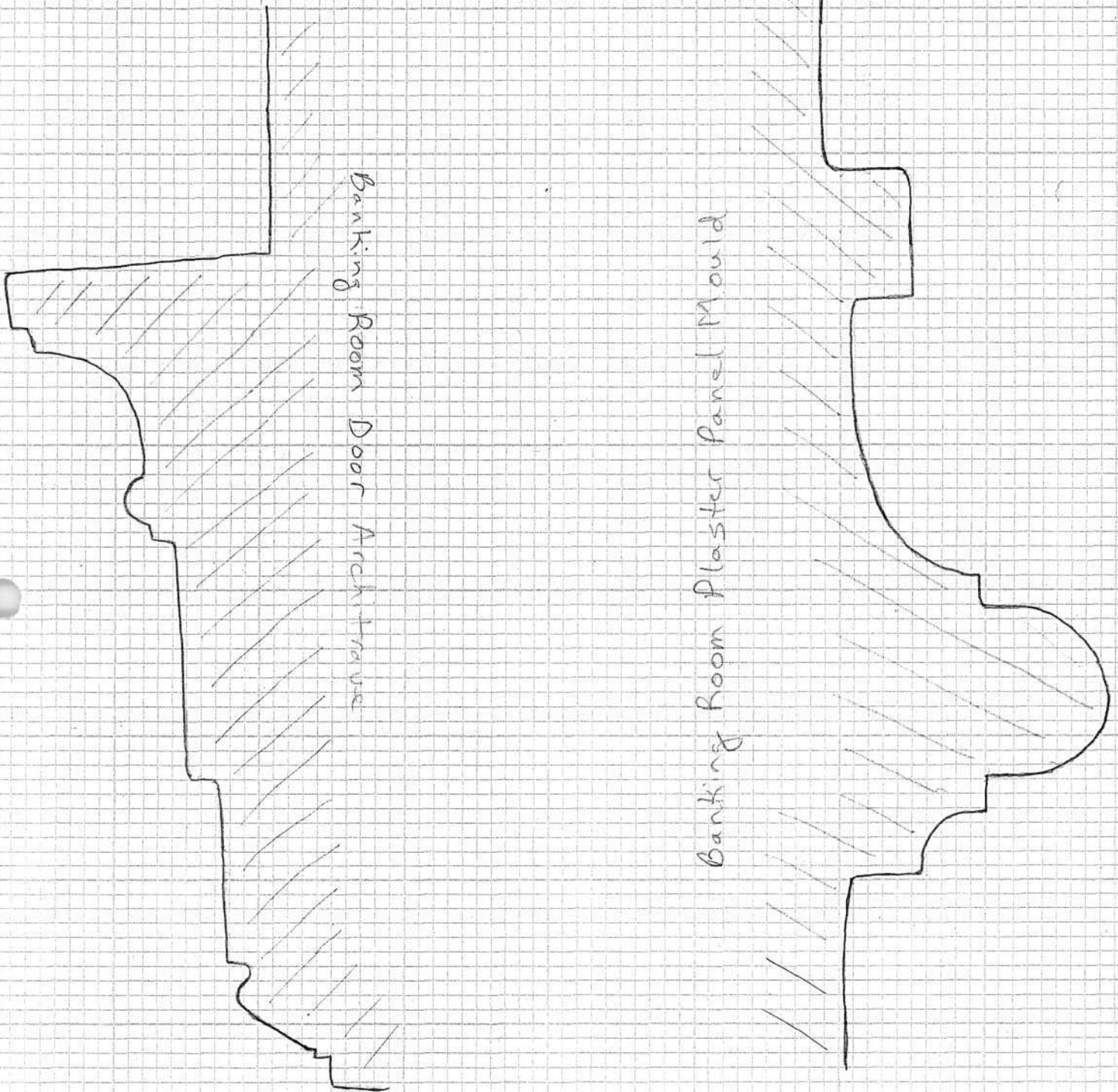
The Maryland Inventory of Historic Properties was officially created by an Act of the Maryland Legislature to be found in the Annotated Code of Maryland, Article 41, Section 181 KA, 1974 supplement.

The survey and inventory are being prepared for information and record purposes only and do not constitute any infringement of individual property rights.

return to: Maryland Historical Trust
DHCD/DHCP
100 Community Place
Crownsville, MD 21032-2023
410-514-7600

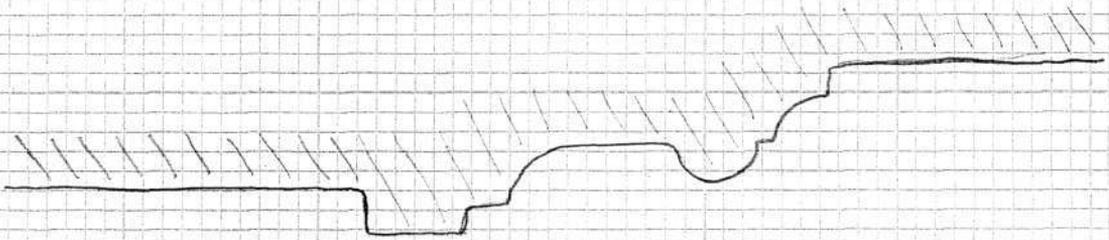
1/4 Washington Trust Co. - 8137 Main St
Moulding Profiles
HO-1008

KMS
16 Apr. '02



Banking Room Door Architrave

Banking Room Plaster Panel Mould



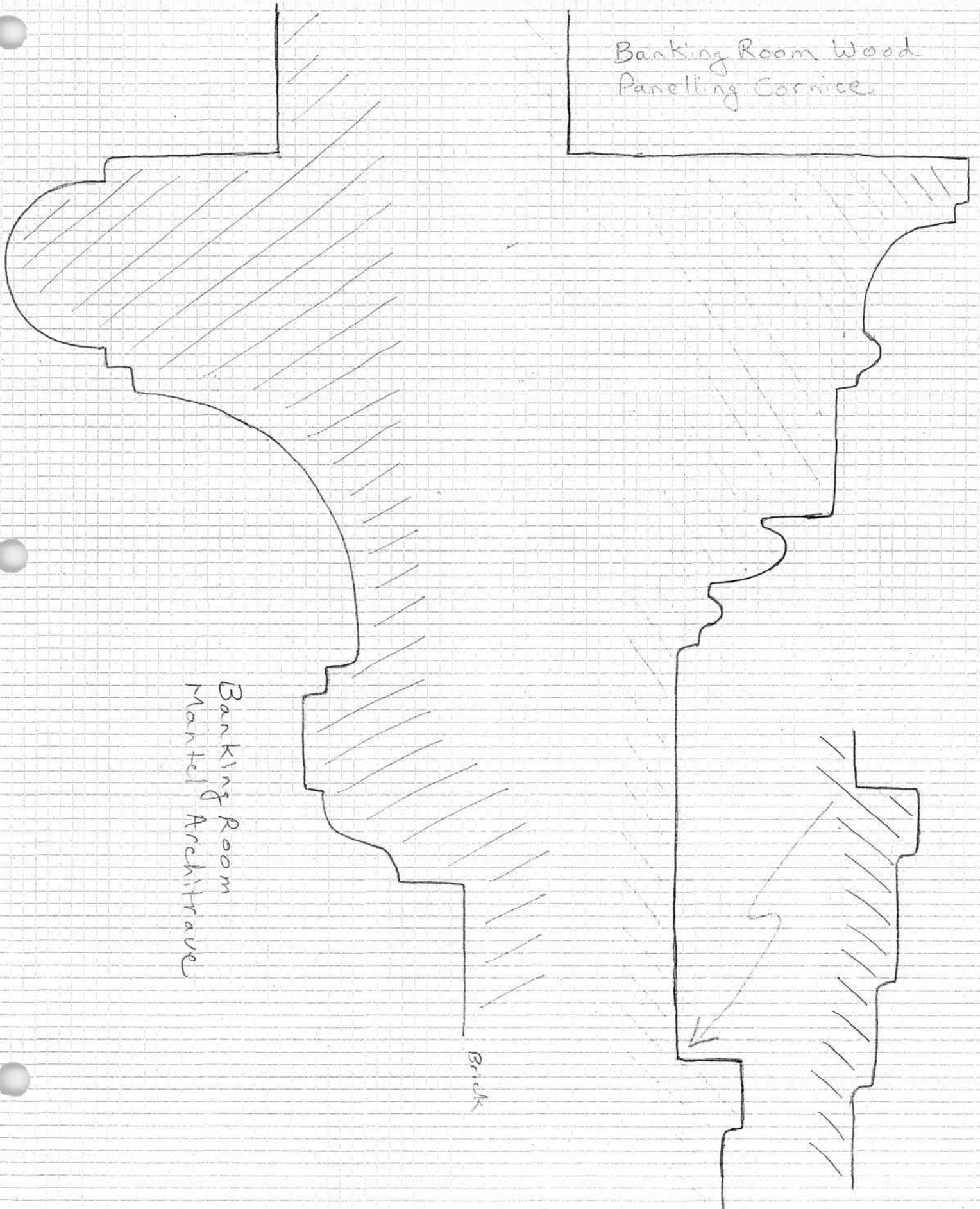
Banking Room Wood Panel Mould

2/4

Washington Trust Co - 8137 Main St. - Ellicott City
Moulding Profiles

HO-1008

KMS
16 Apr. '02



Banking Room Wood
Panelling Cornice

Banking Room
Mantel Architrave

Brick

3/4 Washington Trust Co. - 8137 Main St. - Ellicott City KMS
Moulding Profiles HO-1008 16 Apr '02



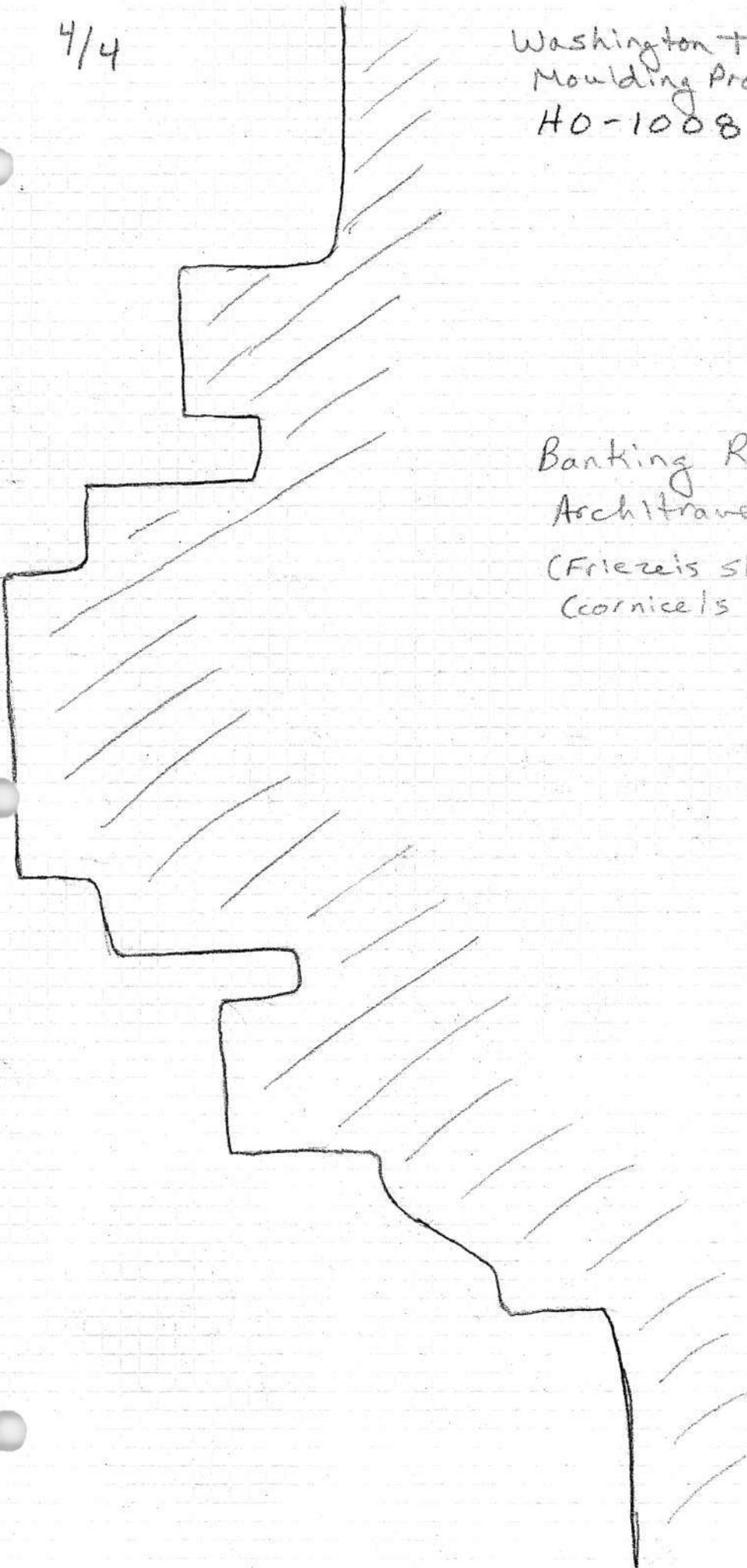
Southwest Room
Cornice

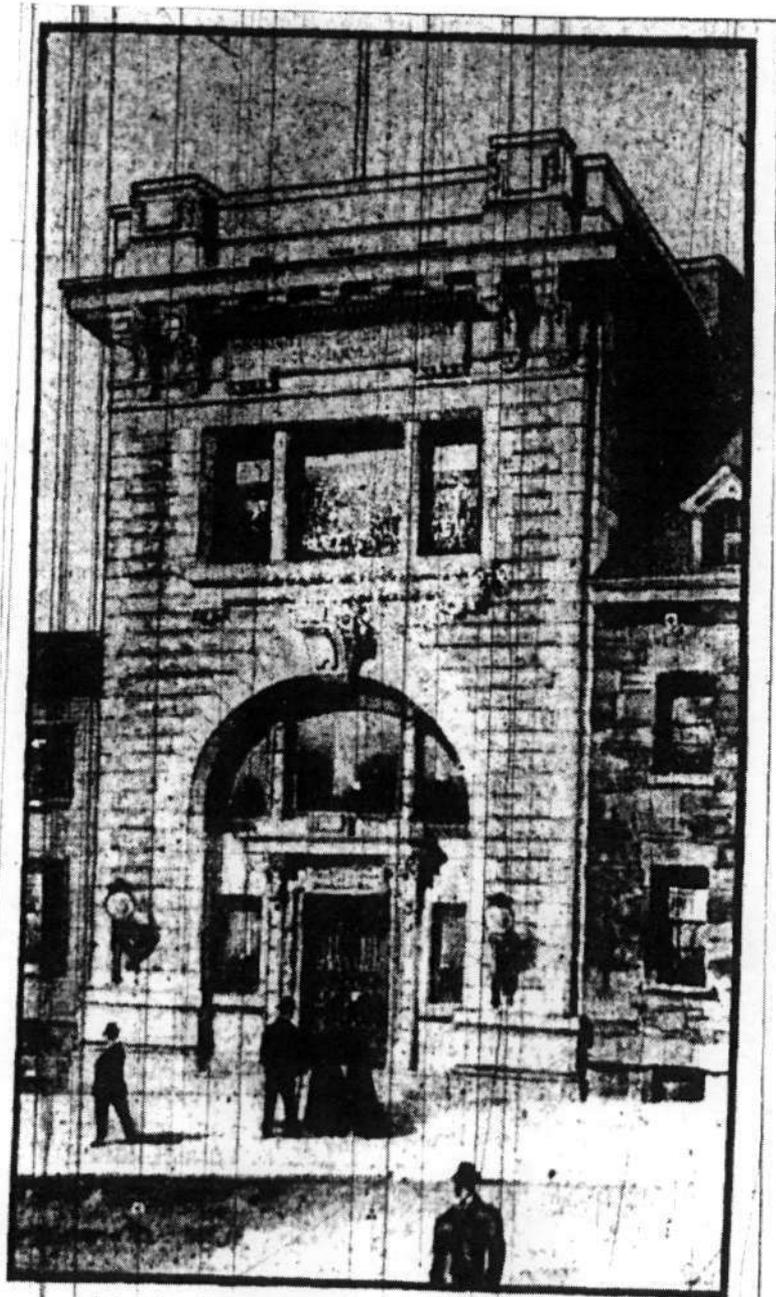
4/4

Washington Trust Co
Moulding Profiles
HO-1008

KMS
16 Apr. '02

Banking Room
Architrave
(Frieze is sheetrock)
(cornice is wood)



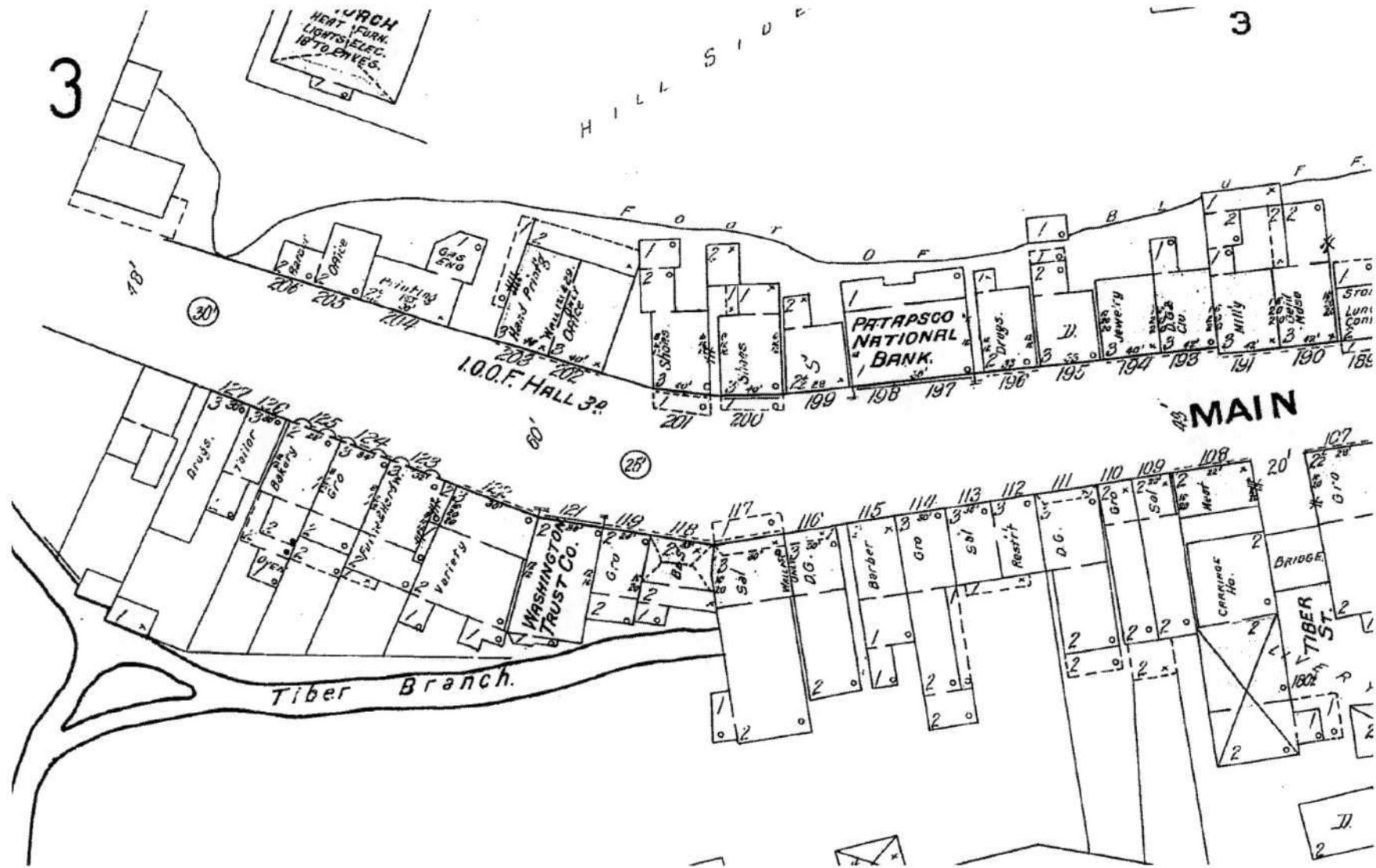


WASHINGTON TRUST COMPANY'S HANDSOME HOME

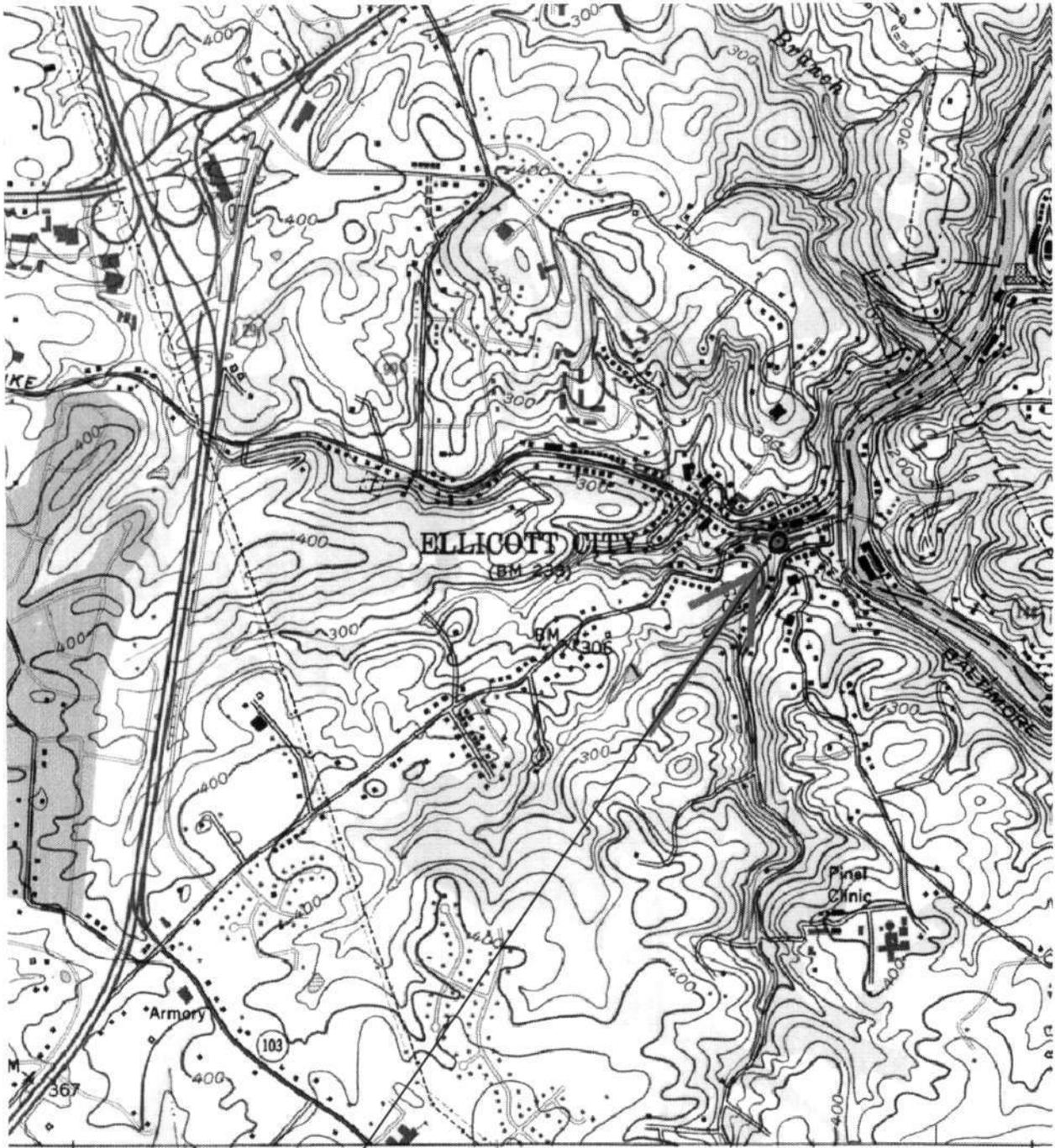
HO-1008
Washington Trust Co.
8137 Main Street, Ellicott City
Historic illustration, *Baltimore*
Sun, 25 April 1906, p. 10



HO-1008
Washington Trust Co.
8137 Main Street, Ellicott City
Howard County GIS Map



HO-1008 Washington Trust Co. 8137 Main Street, Ellicott City Sanborn Fire Insurance Co. map, 1910



343 (SAVAGE) 1.3 MI. TO MD. 175 345 47'30"
5662 III NE WEST ELKRIDGE 5.9 MI.

HO-1008

HO-1008
Washington Trust Co.
8137 Main Street, Ellicott City
Ellicott City quad

HO-1008
Washington Trust Co.
8137 Main Street, Ellicott City
Howard County, Maryland
Ken Short, photographer

Photo Log

Nikon D-70 camera
HP Premium Plus paper
HP Gray Photo print cartridge

HO-1008_2009-05-01_01
North elevation

HO-1008_2009-05-01_02
North elevation, door



CREATIVE ACCESS
2107 HARRIS ST

HO-1008

Washington Trust Co.

8137 Main Street, Ellicott City

Howard County, MD

Ken Short

May 1, 2009

MD SHPO

North Elevation

1/2



HO-1008

Washington Trust Co.

8137 Main Street, Ellicott City

Howard County, MD

Ken Short

May 1, 2009

MD SHPO

North: Elevation, Door

2/2